

Deposit Banking Institutions

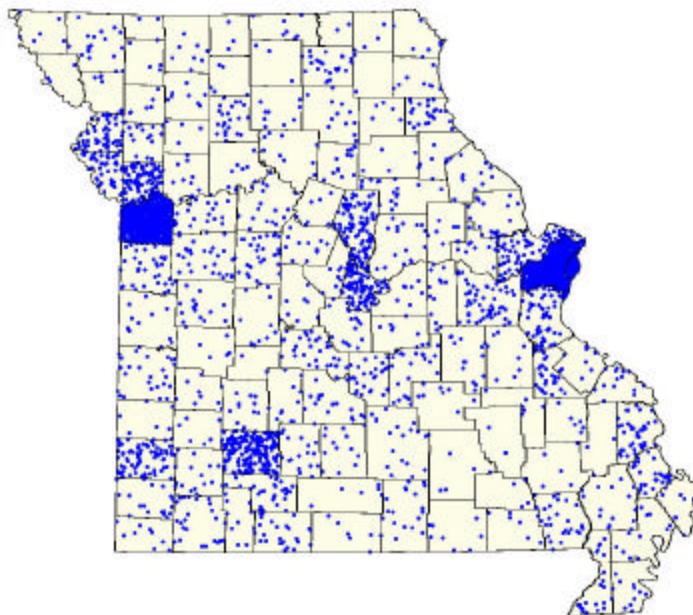
INDUSTRY DESCRIPTION

The Deposit Banking industry includes firms engaged in deposit banking or closely related functions, including fiduciary activities. This industry is a compilation of several sectors: central reserve depository institutions (SIC 6011-6019); commercial banks (SIC 6021-6029); savings institutions (SIC 6035-6036); credit unions (SIC 6061-6062); foreign banks and branches (SIC 6081-6082); and other functions related to depository banking (SIC 6091-6099).

DEPOSIT BANKING INSTITUTIONS MISSOURI INDICATORS, 1990-2000

	1990	2000	Percent Change
Total Employment	46,104	46,270	0.4% ⇄
Total Wages (Millions, 2000 Dollars)	\$1,263.1	\$1,548.3	22.6% ↑
Annual Wage Per Job (2000 Dollars)	\$27,403	\$33,464	22.1% ↑
Total Firms	1,960	2,230	13.8% ↑

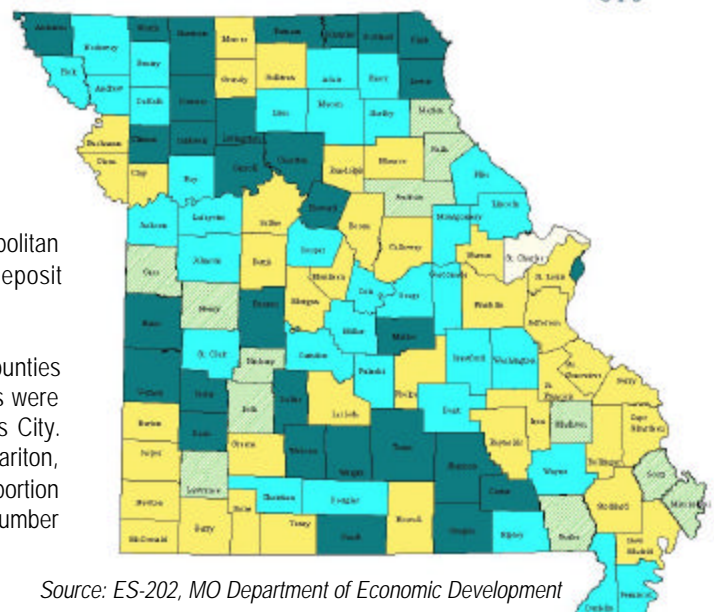
Source: ES-202, MO Department of Economic Development



• = 10 Jobs

Specialization Ratios

- High Specialization (SR > 1.5)
- Above Average Specialization (SR = 1.05 - 1.5)
- Average Specialization (SR = .95 - 1.05)
- Below Average Specialization (SR = .500 - .95)
- Low Specialization (SR < .50)

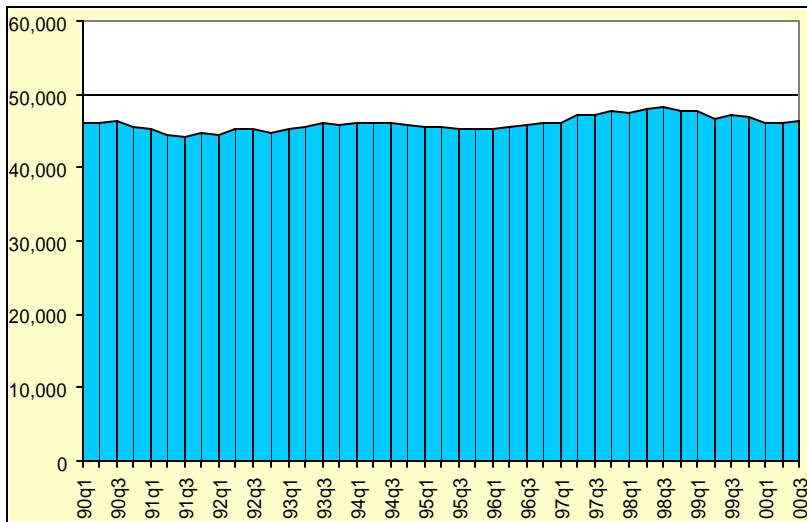


EMPLOYMENT AND SPECIALIZATION, 2000

In 2000, the majority of deposit banking jobs were located in metropolitan St. Louis, Kansas City, Columbia and Springfield. Additionally, deposit banking jobs are present in many rural areas of the state.

According to specialization ratios (location quotients), 30 Missouri counties were highly specialized in deposit banking employment. These areas were concentrated in north Missouri, south central Missouri, and St. Louis City. The most specialized counties in the state were Maries, Putnam, Chariton, Daviess, and Worth. It is important to note that SRs measure the proportion of industry employment relative to the state average, not the total number of jobs.

Source: ES-202, MO Department of Economic Development

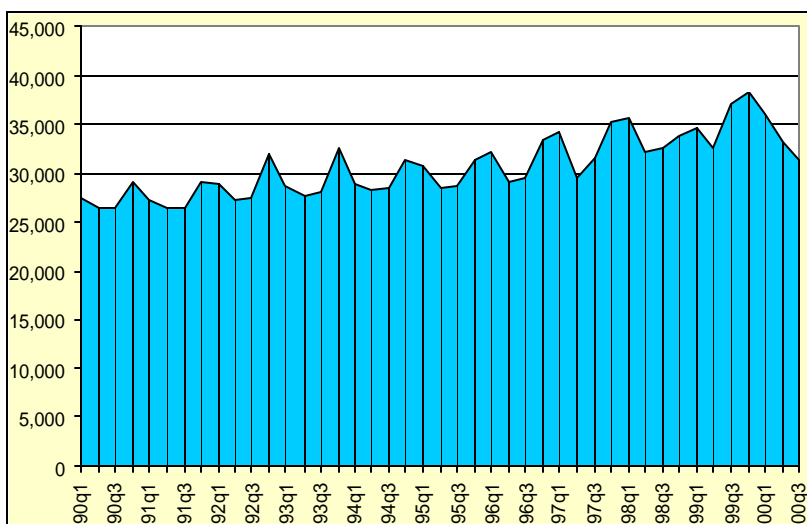


EMPLOYMENT TRENDS, 1990-2000

Deposit banking employment in Missouri has remained fairly steady over the last decade. The most current data estimates 46,467 deposit banking jobs during 3rd quarter 2000.

Employment was highest during 3rd quarter 1998, with 48,341 jobs. Employment was lowest during 3rd quarter 1991, with 44,366 jobs.

Source: ES-202, MO Department of Economic Development



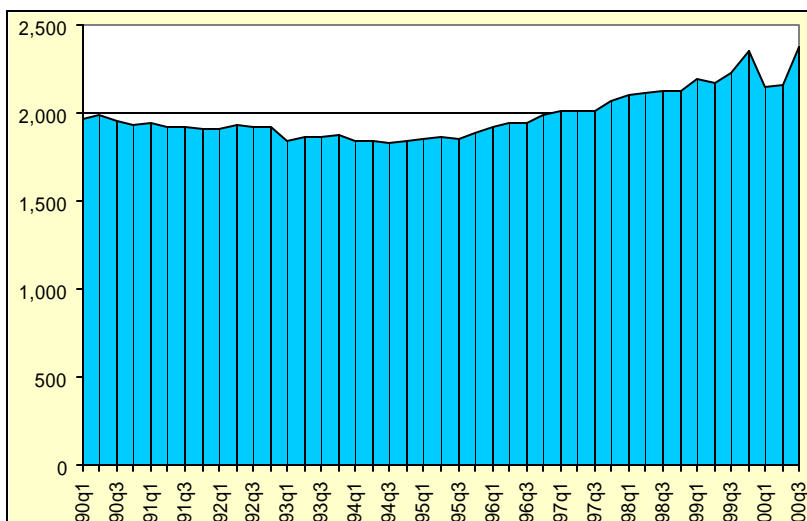
ANNUAL AVERAGE WAGE PER JOB TRENDS, 1990-2000

Annual average wages per job in the deposit banking industry in Missouri has increased since 1990 - peaking in late 1999 and sharply falling in 2000. The most current data estimates an average wage per job of \$31,239 during 3rd quarter 2000 - close to the state average wage of \$30,497. During most of the past decade, average wages per job show peaks in the 1st and 4th quarters.

Average wages per job were highest during 4th quarter 1999, at \$38,203 per job. Average wages per job were lowest during 3rd quarter 1991, at \$26,341 per job.

Wages adjusted to 2000 real dollars.

Source: ES-202, MO Department of Economic Development



FIRM TRENDS, 1990-2000

The number of deposit banking firms in Missouri has also increased since 1990. The most current data estimates 2,378 deposit banking firms during 3rd quarter 2000.

Firms were most numerous during 3rd quarter 2000, at 2,378 establishments. Firms were least numerous during 3rd quarter 1994, at 1,830 establishments.

Source: ES-202, MO Department of Economic Development

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